

***Practical Guide to the Affordable Care Act***  
**Top things for healthy individuals to know**

- An insurance company can no longer drop you when you get sick just because you made a mistake on your coverage application. However, it can still rescind coverage if you intentionally put false or incomplete information on your application or if you fail to pay your premiums on time. Your insurance company must give you at least 30 days' notice before it can rescind your coverage, giving you time to appeal the decision or find new coverage.
- Parents have new options to cover their children. If you have children under age 26, you can insure them if your policy allows for dependent coverage. The only exception is if you have an existing job-based plan and your children can get their own job-based coverage.
- Job-based health plans and new individual plans are no longer allowed to deny or exclude coverage to any child under age 19 based on health conditions. This includes babies born with health problems.
- Starting in 2014, if your income is less than the equivalent of about \$88,000 for a family of four today and your job doesn't offer affordable coverage, you may get tax credits to help pay for insurance.
- Starting in 2014, if your employer doesn't offer insurance, you will be able to buy insurance directly in the Health Insurance Marketplace that gives you power similar to what large businesses and members of Congress have to get better choices and lower prices.

The Illinois Consumer Assistance Program helps with problems and questions about health coverage. Its walk-in location is 100 Randolph St, 9th Floor, Chicago, IL 60601. Call 877.527.943, or visit [insurance.illinois.gov](http://insurance.illinois.gov) to learn more.

Kaiser Family Foundation ([kff.org](http://kff.org)) and [Healthcare.gov](http://Healthcare.gov) are the sources for the above information. Please refer to those sites for further explanation and clarification.



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